

WHAT IS CLAIMED IS:

1 1. A portable consumer device to be used by a consumer, the portable
2 consumer device comprising:
3 a body; and
4 a computer readable medium coupled to the body, the computer readable
5 medium comprising a data string including one or more wildcard values, wherein the data
6 string is specifically associated with the consumer.

1 2. The portable consumer device of claim 1 wherein the portable
2 consumer device is a smart card, and wherein the computer readable medium is in the form of
3 an integrated circuit.

1 3. The portable consumer device of claim 1 wherein the portable
2 consumer device is a smart card, wherein the body is a plastic body including an embossed
3 region with the consumer's identification, and wherein the computer readable medium is in
4 the form of an integrated circuit.

1 4. The portable consumer device of claim 1 wherein the data string
2 including one or more wildcard values encompasses identification codes for two or more
3 different products.

1 5. The portable consumer device of claim 4 wherein the identification
2 codes optionally include universal product codes (UPC) or stock keeping units (SKUs).

1 6. The portable consumer device of claim 1 wherein the data string
2 including one or more wildcard values encompasses two or more values.

1 7. The portable consumer device of claim 1 wherein the portable
2 consumer device is pocket-sized.

1 8. The portable consumer device of claim 1 wherein the data string is
2 specifically associated with the consumer's purchasing preference.

1 9. The portable consumer device of claim 1 wherein the portable
2 consumer device is a smart card, and wherein the portable consumer device further comprises
3 a microprocessor coupled to the body.

1 10. A method for using a portable consumer device to be used by a
2 consumer, the method comprising:
3 (a) providing for a portable consumer device comprising a computer
4 readable medium coupled to a body, the computer readable medium comprising a first data
5 string including one or more wildcard values, wherein the first data string is specifically
6 associated with the consumer;
7 (b) retrieving the first data string;
8 (c) comparing the first data string to a second data string; and
9 (d) providing an output after (c).

1 11. The method of claim 10 wherein the second data string represents an
2 identification code for an item, wherein the item is a consumer product.

1 12. The method of claim 10 wherein the second data string is a product
2 identification code.

1 13. The method of claim 10 wherein the first data string is associated with
2 a preference of the consumer.

1 14. The method of claim 10 wherein the first data string is associated with
2 a product preference of the consumer.

1 15. The method of claim 10 wherein (c) is performed by a server
2 computer, accessible through the Internet.

1 16. The method of claim 10 wherein the second data string is a universal
2 product code or stock keeping unit for a product and is encompassed by the first data string,
3 and wherein (d) comprises informing the consumer that the consumer is entitled to a reward.

1 17. The method of claim 10 wherein the portable consumer device is in the
2 form of a card, and wherein (b) comprises using a card access device (CAD) to retrieve the
3 first data string.

1 18. The method of claim 17 wherein the first data string specifically
2 associated with the consumer encompasses identification codes for products that the

3 consumer is pre-authorized to purchase or encompasses Web sites or messages that the
4 consumer cannot access.

1 19. The method of claim 17 wherein the card is a smart card, wherein the
2 computer readable medium includes an integrated circuit, and wherein the portable consumer
3 device further comprises a microprocessor.

1 20. A method comprising:

- 2 (a) providing for a card comprising a computer readable medium
3 comprising a first data string including one or more wildcard values, wherein the first data
4 string is specifically associated with a purchasing preference of the consumer;
5 (b) retrieving the first data string using a card access device (CAD);
6 (c) comparing the first data string to a second data string, wherein the
7 second data string comprises an identification code for a product that is purchased by the
8 consumer; and
9 (d) after (c), if the first data string encompasses the second data string,
10 informing the consumer that the consumer is entitled to a reward.

1 21. The method of claim 20 wherein (c) is performed by the card access
2 device (CAD).

1 22. The method of claim 20 wherein (c) is performed by a computer
2 coupled to the card access device (CAD).

1 23. The method of claim 20 wherein the card is a smart card.

1 24. The method of claim 20 wherein the card further comprises a
2 microprocessor.

1 25. The method of claim 20 further comprising, before (d):
2 calculating the reward, wherein the reward is based on the number of products
3 or the cost of products purchased by the consumer that have identification codes that are
4 encompassed by the first data string.

1 26. The method of claim 20 further comprising, after (d):
2 updating reward data on the computer readable medium in the card.

1 27. The method of claim 20 wherein the computer readable medium
2 comprises an integrated circuit.

1 28. The method of claim 20 wherein the reward is a reduction in the
2 purchase price.

1 29. The method of claim 20 wherein the identification code is a universal
2 product code (UPC) or a stock keeping unit (SKU).

1 30. A system comprising:

2 (a) a portable consumer device to be used by a consumer, the portable
3 consumer device comprising (i) a body and (ii) a computer readable medium coupled to the
4 body, the computer readable medium comprising a data string including one or more
5 wildcard values, wherein the data string is specifically associated with the consumer; and

6 (b) an access device, wherein the access device is capable of retrieving the
7 data string from the portable consumer device.

1 31. The system of claim 30 wherein the portable consumer device is a
2 card, and wherein the access device is a card access device.

1 32. The system of claim 30 further comprising a cash register or store
2 system coupled to the access device.

1 33. The system of claim 30 further comprising a client computer coupled
2 to the card access device, and a server computer coupled to the client computer through the
3 Internet.

1 34. The system of claim 30 wherein the computer readable medium
2 comprises an integrated circuit.

1 35. The system of claim 30 wherein the portable consumer device is a
2 smart card.

1 36. A system for managing transactions with respect to a consumer,
2 comprising:

3 a portable device configured to store a first data string having one or more
4 wildcard values, wherein the first data string is specifically associated with the consumer; and

5 an access device configured to communicate with the portable device and
6 process a transaction relating to the consumer using the first data string.

1 37. The system of claim 36 wherein the first data string encompasses a
2 plurality of product codes.

1 38. The system of claim 37 wherein the plurality of product codes include
2 a universal product (UPC) or a stock keeping unit (SKU).

1 39. The system of claim 36 wherein the first data string represents one or
2 more product preferences of the consumer.

1 40. The system of claim 39 wherein the first data string is updated by the
2 access device depending on one or more products purchased during the transaction.

1 41. The system of claim 36 wherein the first data string encompasses a
2 plurality of product codes corresponding to a plurality of products; and
3 wherein the first data string is used to determine whether the consumer is
4 permitted to purchase one or more of the plurality of products during the transaction or is
5 permitted access to a website or a specific message or a function.

1 42. The system of claim 36 wherein the first data string encompasses a
2 plurality of product codes corresponding to a plurality of products; and
3 wherein the first data string is used to determine whether the consumer is
4 entitled to receive a reward for the transaction.

1 43. The system of claim 42 wherein the first data string is further used to
2 determine the reward to be received by the consumer.

1 44. The system of claim 36 further comprising:
2 a host configured to communicate with the access device;
3 wherein the access device is further configured to update the portable device
4 using information provided by the host; and
5 wherein the information provided by the host includes an updated first data
6 string.

1 45. The system of claim 44 wherein the host communicates with the access
2 device via a communication medium including the Internet.

1 46. The system of claim 36 wherein the portable device includes a smart
2 card.